Global Expertise

committed to your market



WIDE RANGE OF INVESTMENT PRODUCTS

You should view your unit linked policy as a long-term investment. Early surrender/withdrawal of funds from your policy will result in penalty charges and the possibility of your original investment goals not being satisfied. Prior to purchasing this product please ensure that you fully understand all of the terms of the policy including the charges and possible penalties that could apply in the event of early surrender/withdrawal. This is a long-term commitment so make sure you understand how this policy satisfies your investment goals and why it is suitable for you, before you decide to purchase – the choice is yours.

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Investors Trust

a world of investment opportunities



With a presence in more than 40 markets around the globe and offices established to serve those markets, Investors Trust is a leader in the international investment world.

The service points are only administrative support centers and do not issue policie

WHO WE ARE

Investors Trust Assurance SPC ("ITA") is an international insurance company licensed and regulated by the Cayman Islands Monetary Authority. ITA has gained a leadership position in the international insurance markets by specializing in the provision of investment–linked insurance products and first class customer service. ITA is rated "Secure" by A.M. Best Company¹.

With service offices established to support plan participants around the world, ITA seeks to provide opportunities to its plan participants through access to the global financial markets. ITA is constantly innovating, and investing in technology to allow clients online access to manage their investment-linked products.

ITA works with some of the world's top asset managers under its convenient open architecture platform. It provides clients with greater investment choices and the ability to plan for a happy and comfortable retirement and to provide for their children.

Specializing in medium to long term investment-linked products tailored to meet the needs of investors around the world, ITA offers a range of flexible, tax-efficient products, designed to suit various income levels and financial planning needs.

 A.M. Best Company is a global credit rating organization dedicated to serving the financial and health care service industries, including insurance companies and bank providers.

global expertise

committed to your market

WHY INVESTORS TRUST?

- Highly rated institution
- Designed specially for international investors
- Open architecture platform
- Wide range of investment products
- Multi-language support
- State-of-the-art Internet platform

INVESTORS TRUST OFFERS YOU

- Freedom to plan for your chosen retirement date
- Flexibility to invest at a level that suits your personal needs
- Security by having 100% of your investments in a segregated portfolio
- Estate planning by using a trust structure²
- Tax planning by investing in a tax efficient environment
- Opportunity to invest globally in a multitude of investment alternatives
- Access to world class asset managers and custodians

A BRITISH OVERSEAS TERRITORY:

The Cayman Islands is a sophisticated international jurisdiction and one of the world's leading offshore financial centres with strong political stability and no direct taxation. It is regulated and supervised by the Cayman Islands Monetary Authority (CIMA), whose goal is to uphold and maintain relevant international standards and a financial services regulation of excellence. The legal system is based on English common law and Commonwealth precedents.

2. Please see Policy documents for further details.



ASSET MANAGERS





BLACKROCK®



Morgan Stanley
INVESTMENT MANAGEMENT



















P I M C O

AN OPEN PLATFORM ALLOWS THE SEPARATION
OF CUSTODY AND ASSET MANAGEMENT,
PROVIDING ADDED PROTECTION TO OUR
CLIENTS.

Options to suit every investor

SAVINGS



current financial needs can be challenging enough. In order to enjoy your future, you need to start planning today.

Fortunately, the modern investment industry is a world without boundaries, where you as an international investor have access to a broad spectrum of investment opportunities. You are no longer limited to investments in state-provided pension systems or to investing in any one single country.

PERSONALIZE YOUR FINANCIAL PLAN FOR EDUCATION

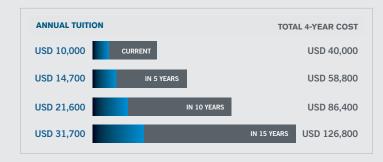
Investors Trust gives you the flexibility to meet all or part of your children's educational needs. By working with your financial advisor, you can tailor one of the Investors Trust plans to suit your goals.

We know you want the best for your children. You work hard to make sure they have the finest in life. A quality education is the foundation for your child's success. It is the best gift you can give your children. Have you thought about a way to secure their future?

Do you know what the difference between a High School education and a College Education can mean for your children? According to the U.S. Census Bureau, a child with a college degree earns almost double the amount that he or she would with only a high school diploma, and obtaining a professional degree would mean an increase of 300%!

The cost of a higher education is rising every year. On average, college tuition increases by about 8% each year, meaning that the cost can double every nine years. It is important to establish a sound financial plan in order to meet these rising costs.

ASSUMING AN 8% RATE OF INFLATION, A COLLEGE THAT COSTS USD 10,000 PER YEAR TODAY WILL INCREASE TO THE FOLLOWING COSTS IN THE FUTURE:



INVESTMENTS

INVESTORS TRUST OFFERS A VARIETY OF LUMP SUM PRODUCTS TAILORED TO MEET ALL RISK PROFILES. RANGING FROM CAPITAL PROTECTED FIXED INCOME PORTFOLIOS TO ALTERNATIVE INVESTMENTS, YOU WILL FIND AN INVESTORS TRUST PRODUCT THAT FITS YOUR NEEDS.



CAPITAL PRESERVATION

We recognize the need of risk-aversed investors to protect their capital and look for options that preserve the purchasing power of their savings.

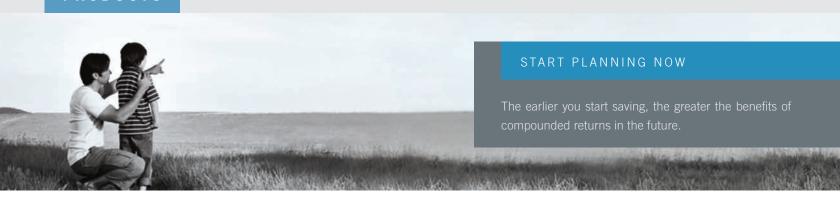
At Investors Trust, we focus on developing innovative investment solutions for our clients, including structured products that have capital protection, generate steady income and, in some cases, have an upside potential based on the capital markets.

CAPITAL GROWTH

Today's investment world offers thousands of options for those seeking capital growth. From cutting edge sectors like Information Technology, Alternative Energy and Biotechnology, to rapidly growing Emerging and Frontier markets, Investors Trust brings you a wide range of mutual funds covering all available options for the international investor.

Investment Plans

PRODUCTS

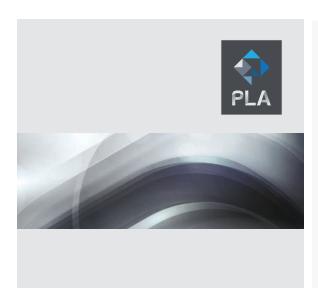




EVOLUTION

THE NEW GENERATION OF SAVINGS PLANS

- Regular Contribution Plan
- Investment Terms: 5, 10, 15, 20, and 25 years
- Currency Options: USD (\$), EUR (€) and GBP (£)
- Low Minimum Contribution Amount
- Monthly, Quarterly, Semi-Annually and Annual Payment Frequencies
- Transparent and Competitive Charging Structure
- Wide range of investment options



PLATINUM

THE ULTIMATE INVESTMENT CHOICE

- Lump Sum Plan
- Different plans to choose from
- Currency Options: USD (\$), EUR (€) and GBP (£)
- Wide range of investment options
- Liquidity
- Facility to receive regular income from portfolio

PRODUCTS WITH A TAX EFFECTIVE STRUCTURE THAT COVERS YOUR FINANCIAL NEEDS

WE UNDERSTAND THAT EACH INVESTOR IS DIFFERENT. WHETHER YOU WANT TO PREPARE FOR YOUR RETIREMENT, ENSURE YOUR CHILDREN'S FUTURE, OR SAVE FOR THEIR EDUCATION, INVESTORS TRUST OFFERS A WIDE RANGE OF INVESTMENT PRODUCTS WITH A TAX EFFECTIVE STRUCTURE THAT CAN BE PERSONALIZED TO MEET YOUR FINANCIAL GOALS.



S&P 500 INDEX

UNLIMITED GROWTH WITH DOWNSIDE PROTECTION

- Flexibility to invest regularly or in lump sum
- Investment Terms: 7 year lump sum or 10, 15 and 20 year regular contribution plans
- Currency: USD (\$)
- Principal Protected¹
- 100% Participation in the growth of the S&P 500 Index
- Ability to participate in stock market growth without the downside risk



FIXED INCOME PORTFOLIO

FIXED AND VARIABLE RATES

- Flexibility to invest regularly or in lump sum
- Investment Terms: 3 and 5 years lump sums or 15 years regular contribution
- Currency: USD (\$)
- 100% Principal Protected²
- Low risk investment
- Steady income
- Low surrender charges
- 1. The underlying Principal Protection is derived from Structured Notes provided by highly rated financial institutions. The investor is facing Issuer/Counterparty Risk of these institutions. An insolvency of these institutions could lead to a partial or total loss of the capital invested by the investor. Please see plan documents for further details.
- 2. Subject to surrender charges.



Advanced Online Platform

WWW.INVESTORS-TRUST.COM

INVESTORS TRUST IS CONSTANTLY INVESTING IN THE LATEST TECHNOLOGY AVAILABLE TO ASSIST ITS CLIENTS IN REACHING THEIR FINANCIAL OBJECTIVES AND TO ENSURE THE SAFETY AND CONFIDENTIALITY OF ALL FINANCIAL TRANSACTIONS AND PERSONAL DATA.

OUR ONLINE PLATFORM OFFERS:

- Ability to monitor investment portfolio 24/7
- Easy access from anywhere using our Mobile Site
- Morningstar® Portfolio X-Ray™
- Dynamic web-based analytical fund tool
- Easy and convenient online payment options
- Ability to manage portfolio using our free web-based trading platform¹
- Facility to download paperless notices and statements
- Multi-language support
- Convenient online customer service
- Highest levels of security







1. Fund transfers are free up to 15 switches per year. Please refer to the Policy for further detail on additional transaction fee.

The Trust will invest in a policy issued by Investors Trust Segregated Portfolio of Investors Trust Assurance SPC, which will in turn invest the net proceeds according with investment directions given by you to the Trustee. Please see Trust Deed and Policy for details.

Neither Investors Trust or any custodian, nor any of their subsidiaries or affiliates in no way guarantee funds or investment performance, unless specifically noted on certain structured products. Plan values are subject to surrender charges for early termination. Please refer to Trust deed and illustration for details. The value of any investment and the income for it can fall as well as rise, as a result of market and currency fluctuations and you may not get back the amount originally invested.

Limitations & Expectations

Historically the returns generated by the world equity markets have outperformed fixed deposits over the long term, but due to the general nature of variable investment returns and the possibility of exchange or interest rate fluctuations, the value of investments and the yields from them may go down as well as up. This is a medium to long-term contract that assumes annual contributions are maintained. If you terminate the contract early you may be subject to the surrender charges depicted in your illustration. Some of the plan characteristics discussed above are subject to limitations. Please consult with your Introducer or refer to the plan description pages for more information.

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